PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
EDWARD J. COAD ET AL.) Examiner: NYA
Application No.: 10/814,954) TC/Art Unit: 3624
Filed: March 31, 2004)
For: AUTOMATED CUSTOMER)
EXCHANGE) November 21, 2005

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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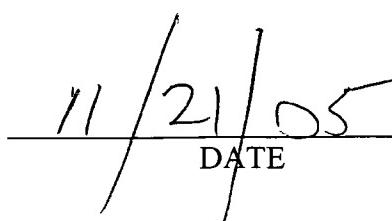
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- 1) Information Disclosure Statement
- 2) Information Disclosure Citation;
- 3) References Cited; and
- 4) Return Receipt Postcard.


NAME: JAMES F. DOBROW


DATE



Receipt date: 11/28/2005

10814954 - GAU: 3691

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INFORMATION DISCLOSURE STATEMENT

Sir:

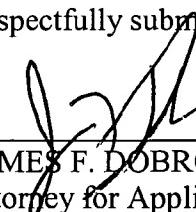
In compliance with the duty of disclosure under 37 C.F.R. § 1.56 and in accordance with the practice under 37 C.F.R. §§ 1.97 and 1.98, the Examiner's attention is directed to the documents listed on the enclosed PTO-1449. Copies of cited references other than U.S. Patents and U.S. published applications are enclosed.

It is respectfully requested that the PTO-1449 form be initialed and returned, indicating that the cited references have been considered and that another Notice of Allowance can be issued.

Applicant's undersigned attorney may be reached by telephone at (973) 597-2500.

All correspondence should continue to be directed to our address listed below.

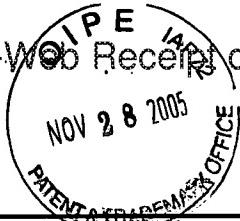
Respectfully submitted,



JAMES F. DOBROW
Attorney for Applicant

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 1 of 9

Application Number 10/814,954
Filing Date March 31, 2004
First Named Inventor Edward J. Coad et al
Art Unit 3624
Examiner Name
Attorney Docket Number 14846-24

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number Number-Kind ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US20040162775	8/19/2004	Winklevoss et al.	
		US5270922	12/14/1993	Higgins	
		US5297032	3/22/1994	Trojan	
		US5845266	12/1/1998	Lupien	
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		US5950176	9/7/1999	Keiser	
		US6012046	1/4/2000	Lupien	
		US6049783	4/11/2000	Segal	
		US6092056	7/18/2000	Tull	
		US6173270	1/9/2001	Cristofich	
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		US6321212	11/20/2001	Lange	
		US6347307	2/12/2002	Sandhu	
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		US6061662	5/9/2000	Makivic	
		US6381586	4/30/2002	Glasserman	
		US2002/0016819	2/7/2002	Sugimoto	
		US6418417	7/9/2002	Corby	
		US2002/0087373	7/4/2002	Dickstein	
		US2002/0026405	2/28/2002	Haar	
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		US2001/0025264	9/27/2001	Deaddio	
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		US2002/0073007	6/13/2002	Ayache	
		US6338055	1/8/2002	Hagmann	
		US2003/0105981	6/5/2003	Miller	
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		US2003/0233459	12/18/2003	Miller	
		US2003/0236862	12/25/2003	Miller	
		US2003/0236957	12/25/2003	Miller	

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /SC/
Signed [Signature] (06/15/2008) 06/15/2008

Substitute for Form 1449A/PTO		Application Number 10/814,954
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Filing Date March 31, 2004
		First Named Inventor Edward J. Coad et al
		Art Unit 3624
		Examiner Name
		Attorney Docket Number 14846-24

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Sheet 2 of 9

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number Number-Kind ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US2004/0064397	4/1/2004	Lynn	
		US2004/0148247	7/29/2004	Miller	
		US6356933	3/12/2002	Mitchell	
		US6134600	10/17/2000	Liu	
		US6421653	7/16/2002	May	
		US5706502	1/6/1998	Foley	
		US6260021	7/10/2001	Wong	
		US6323881	11/27/2001	Broulik	
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		US6389452	5/14/2002	Glass	
		US6446110	9/3/2002	Lection	
		US6457066	9/24/2002	Mein	
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		US2002/0016762	2/7/2002	Feilbogen	
		US6598028	7/22/2003	Sullivan	
		US2002/0023053	2/21/2002	Szoc	
		US2002/0049666	4/25/2002	Reuter	
		US2002/0087454	7/4/2002	Calo	
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		US2003/0033212	2/13/2003	Sandhu	
		US2003/0065594	4/3/2003	Murphy	
		US2001/0056398	12/27/2001	Scheirer	
		US2002/0138390	12/26/2002	May	
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		US5787402	7/28/1998	Potter	
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		US2002/0059141	5/16/2002	Davies	
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/Siegfried Chencinski/ (06/15/2008) 06/15/2008

Substitute for Form 1449A/PTO		Application Number 10/814,954
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		Art Unit 3624
		Examiner Name
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U.S. PATENT DOCUMENTS					
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		US2002/0152154	10/17/2002	Rothman	
		US4648038	3/3/1987	Roberts	
		US4739478	4/19/1988	Roberts	
		US4742457	5/3/1988	Leon	
		US5832461	11/3/1998	Leon	
		US6052673	4/18/2000	Leon	
		US6088685	7/11/2000	Kiron	
		US5946667	8/31/1999	Tull	
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		US4752877	6/21/1988	Roberts	
		US5592379	1/7/1997	Finfrock	
		US6381585	4/30/2002	Maples	
		US5806048	9/8/1998	Kiron	
		US2003/0149653	8/7/2003	Penny	
		US2003/0126069	7/3/2003	Cha	
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		US2003/0093360	5/15/2003	May	
		US2002/0161692	10/31/2002	Loh	
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		US2002/0099656	7/25/2002	Wong	
		US2002/0087457	7/14/2002	Madeley	
		US2002/0087455	7/4/2002	Tsagarakis	
		US5305200	4/19/1994	Hartheimer	
		US5864827	1/26/1999	Wilson	
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		US5297032	3/22/1994	Trojan	
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		US5710889	1/20/1998	Clark	

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /SC/
06/15/2008

Substitute for Form 1449A/PTO		Application Number 10/814,954
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		Art Unit 3624
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		Attorney Docket Number 14846-24

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U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number Number-Kind ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US5890140	3/30/1999	Clark	
		US5946667	8/31/1999	Tull	
		US5966531	10/12/1999	Skeen	
		US6029146	2/22/2000	Hawkins	
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		US6058378	5/2/2000	Clark	
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		US2002/0002530	1/3/2002	May	
		US2002/0004777	1/10/2002	Foster	
		US2002/0007335	1/17/2002	Millard	
		US2002/0013753	1/31/2002	Marks	
		US2003/0149653	8/7/2003	Penny	
		US2003/0126068	7/3/2003	Hauk	
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/Siegfried Chencinski/(06/15/2008) 06/15/2008

Substitute for Form 1449A/PTO		Application Number 10/814,954
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Filing Date March 31, 2004
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U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number Number-Kind ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	US6366908		4/2/2002	Chong et al.	
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	US6581056		6/17/2003	Rao	
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	US6611825		8/26/2003	Billheimer et al.	
	US6629097		9/30/2003	Keith	
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	US20030188255		10/2/2003	Shimizu et al.	
	US20050086170		4/21/2005	Rao	
	US5922044		7/13/1999	Banthisa	
	US5944784		8/31/1999	Simonoff	
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	US6489954		12/3/2002	Powlette	
	US6523022		2/18/2003	Hobbs	
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	US20020018077		2/14/2002	Powlette	
	US20020054115		5/9/2002	Mack et al.	

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7 Siegfried Chencinski (06/15/2008) 06/15/2008

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		US20020130868	9/19/2002	Smith	
		US20030066032	4/3/2003	Ramachandran et al.	
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		US6601044	7/29/2003	Wallman	
		US6018721	1/25/2000	Aziz et al.	
		US4933842	6/12/1990	Durbinet et al.	
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		US6285986	9/4/2001	Andrews	
		US6516303	2/4/2003	Wallman	
		US4169285	9/25/1979	Walker	
		US5121469	6/9/1992	Richards et al.	
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		US5419890	5/30/1995	Saidi	
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		US5462438	10/31/1995	Becker et al.	
		US5675746	10/7/1997	Marshall	
		US5966672	10/12/1999	Knupp	
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		US6006206	12/21/1999	Smith	
		US6023280	2/8/2000	Becker et al.	
		US6064984	5/16/2000	Ferguson et al.	
		US6073115	6/6/2000	Marshall	
		US6275229	8/14/2001	Weiner et al.	
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		US20010011242	8/2/2001	Allex et al.	
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		US20020174043	11/21/2002	Gilbert et al.	
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/Siegfried Chencinski/ (06/15/2008) 06/15/2008

Substitute for Form 1449A/PTO		Application Number 10/814,954
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Sheet 7 of 9

U.S. PATENT DOCUMENTS					
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		US20020194114	12/19/2002	Erdmier	

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ Number ⁴ -Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		WO01/20530	3/22/2001	Saaty et al.	
		WO01/37540	5/25/2001	Perkowski	
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		WO02/03774	1/17/2002	Freckleton et al.	
		WO02/14991	2/21/2002	Brothers et al.	
		WO02/056146	7/18/2002	Kaplan et al.	
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		WO03/102733	12/11/2003	Altschuler et al.	
		WO03/065256	8/7/2003	Crosby et al.	
		WO0159670	8/16/2001	Wood Jr.	
Examiner Signature	/Siegfried Chencinski/ (06/15/2008)			Date Considered	06/15/2008

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Substitute for Form 1449A/PTO		Application Number 10/814,954
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Filing Date March 31, 2004
		First Named Inventor Edward J. Coad et al
		Art Unit 3624
		Examiner Name
		Attorney Docket Number 14846-24

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Sheet 8 of 9

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		RACHEL EMMA SILVERMAN; A new strategy for giving away your money; October 06, 2004; Wall Street Journal, D1	
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		NOVELL, INC.; Beginning of Viewing Information and Viewing Basic Information about a print job; June 01, 1993	
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		RIBIERO-NETO ET AL.; Top Down Extraction of Semi-Structured Data, String Processing and Information Retrieval Symposium & ; September 21, 1999;International Workshop on Groupware, p. 176	
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 Siegfried Chencinski (06/15/2008) 06/15/2008

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		PILA; In Case Of Emergency; contingent capital; September 01, 2001; A.M. Best Company, Inc., Best's Review; section no. 5, vol. 102, p. 59; ISSN:1527-5914
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Examiner Signature	/Siegfried Chencinski/ (06/15/2008)	Date Considered	06/15/2008
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